



*Section 3*  
#3.

PATENT  
Customer No. 22,852  
Attorney Docket No. 5793.3076-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Eric L. MUSSELWHITE et al. ) Group Art Unit: 2161  
Serial No.: 09/987,952 ) Examiner: Unassigned  
Filed: November 16, 2001 )  
For: METHODS, SYSTEMS AND )  
ARTICLES OF MANUFACTURE )  
FOR PROVIDING FINANCIAL )  
ACCOUNTS WITH INCENTIVES )

Assistant Commissioner for Patents  
Washington, DC 20231

Attention: **BOX MISSING PARTS**

Sir:

**RESPONSE TO NOTICE TO FILE  
MISSING PARTS OF APPLICATION**

In response to the communication of November 29, 2001, Applicants submit a Declaration/Power of Attorney (eight copies, each signed by an individual inventor) for filing in this application, the required fee of \$130.00, and a copy of the Notice of Missing Parts.

Please associate the enclosed declarations with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

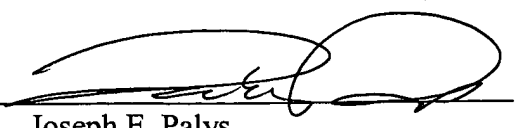
FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

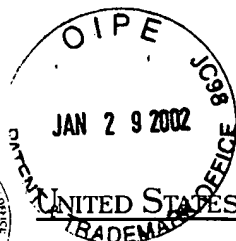
1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: January 29, 2002

By:   
Joseph E. Palys  
Reg. No. 46,508



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/987,952	11/16/2001	Eric Lee Mussel White	05793.3076-00000

CONFIRMATION NO. 7893

## FORMALITIES LETTER



\*OC000000007139352\*

Finnegan, Henderson, Farabow,  
Garrett & Dunner  
1300 I Street, N.W.  
Washington, DC 20005-3315

Date Mailed: 11/29/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

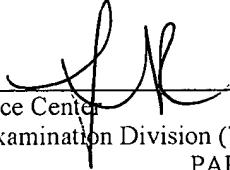
FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*



Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

02/01/2002 MBERWE 00000051 09987952

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